

Certificate Number: 03088-PAW-DE-038613336

Bankruptcy Case Number: 24-10319



03088-PAW-DE-038613336

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 26, 2024, at 9:22 o'clock PM CDT, Sandra L Cramer completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: June 26, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor